



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
-----------------	-------------	----------------------	---------------------	------------------

09/216,985

12/21/1998

LAURENCE HONARVAR

1330.1010

8897

21171 7590 09/25/2008

STAAS & HALSEY LLP

SUITE 700

1201 NEW YORK AVENUE, N.W.

WASHINGTON, DC 20005

EXAMINER

CUFF, MICHAEL A

ART UNIT

PAPER NUMBER

3627

MAIL DATE

DELIVERY MODE

09/25/2008

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/216,985	Applicant(s) HONARVAR, LAURENCE	
	Examiner MICHAEL CUFF	Art Unit 3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 09 September 2008.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-11,22-37 and 48-50 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-11,22-37 and 48-50 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Claim Rejections - 35 USC § 101

35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claims 1-11, 22-25, 29-37 and 48-50 rejected under 35 U.S.C. 101

because the claimed invention is directed to non-statutory subject matter.

Per the guidance cited in the 9/9/08 board remand, all the claims in the subject application were reviewed for non-statutory subject matter.

In order for a method to be considered a "process" under §101, a claimed process must either: (1) be tied to another statutory class (such as a particular apparatus) or (2) transform underlying subject matter (such as an article or materials). *Diamond v. Diehr*, 450 U.S. 175, 184 (1981); *Parker v. Flook*, 437 U.S. 584, 588 n.9 (1978); *Gottschalk v. Benson*, 409 U.S. 63, 70 (1972). If neither of these requirements is met by the claim, the method is not a patent eligible process under §101 and is non-statutory subject matter.

In this instance, independent claims 1, 23, and 29 are not tied to another statutory class and do not transform underlying subject matter. A review of the dependent claims shows that none of them correct the above issue.

Claims 26-28 do claim a "device which loads" and a "means for loading". These terms refer to computer 300 in the specification, which ties the process to an apparatus. (These claims are not rejected above. The comment is intended to show the difference.)

A possible fix for claim 1 could be -- loading into a computer all customer and account data ...--. By loading into a computer, the process is tied to an apparatus.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-11, 22-37 and 48-50 are rejected under 35 U.S.C. 103(a) as being unpatentable over Walker et al. (6,088,686) in view of Hoover et al.

Walker et al. shows all of the limitations of the claims except for specifying that the customer and account data are loaded prior to the evaluating.

Walker et al. Shows, figures 1A and 1B, the system and method of the present invention provide on-line processing of applications in real time (single pass, one time data input, means for evaluating), thus providing conditional approvals, pending required verifications. The system has a front-end processing system (blocks 14 and 16) that provides an immediate review of the results of analyzing an applicant's credit bureau history (blocks 28, 30, 32 and 34) (account data, 30, 32, 34 provide virtual attributes) and automated credit scoring. The system and method of the present invention involves the unique processing of a new or existing customer relationship (blocks 18, 20 and 24, virtual attributes) (customer data) into the credit decision request. Via on-line real-time integration of the many systems (block 52) involved in the process, all of the existing customer's accounts (each of customer's accounts, some can be of the same type) are systematically and automatically reviewed (all customer

Art Unit: 3627

and account data loaded without additional data) during the application session to determine the aggregate balance amount, which gives rise to the best price being offered to the existing customer 10 (evaluating customer) for the requested credit product. This feature enables the ability to provide new or existing customers (block 10) with an up-front conditional approval based on systematic evaluation of credit bureau history, credit score (virtual attribute), debt burden (virtual attribute), credit policies and the customer's relationship (virtual attribute) with the financial institution, (separate extracts, different data sources, plurality of extracts) subject to required verifications.

The Maximum Debt Burden Offer provides applicants requesting credit (revolving or closed-end) with the maximum allowable line of credit or loan amount, whose estimated payment for the requested product, in addition to all known debt payments (applicant provided debt, including rent or mortgage payments, and credit bureau derived payments) (different accounts with different strategies, inherent in this step is determining the "strategy" of how each different account relates to the Maximum Debt Burden. This determining is also a decision tree node.), would not exceed the product specified parameters (line assignment tables) up to the designated controlling debt burden table parameter.

Any label for a term is a virtual attribute. For example, credit limit less the balance is equal to the available credit. In this example, the terms "credit limit", "balance" and "available credit" are all virtual terms because they are all attributes with no explicit data value. (See applicant's definition on page 18, lines 11-13 of the specification.) These attributes do represent a series of non-virtual

Art Unit: 3627

attributes, which have explicit values. The examiner has indicated many "virtual attributes" through out the sighted reference. The "non-virtual attributes" are inherent as the collection of attributes, which make up a "virtual attribute".

A series of tables in the application processing system (ACAPS 26) contains the price points for each product that has multiple price points (iterative function, iterative matrix). The tables also provide the name of the characteristic (such as balance amount, virtual attribute), the break point(s)(virtual attribute) (such as less than \$1500, greater than or equal to \$1500, etc.), and the resulting price(s)(virtual attribute). Other table values within ACAPS 26 determine whether the automated pricing routines should be used or not used (first iterative decision tree, iterative for each new account requested by customer). Assuming the routines are used, ACAPS 26 calls (first iterative function calls second) upon another bank system (block 52), which aggregates all of the customer's balances (second iterative matrix function, iterating through a number of accounts) to obtain the aggregated balance amount to be used in conjunction with the pricing tables to determine the price to be offered to the applicant 10.

Hoover et al., figure 16, shows a method and system for object-based relational distributed databases. Each of the remotely located user computers comprises a heterogeneous data structure, and data is "homogenized" by mapping predetermined data fields items stored in the heterogeneous user computers to corresponding object attributes associated with a predetermined instance of an object, where the object is determined by an object model that relates to all of the heterogeneous user computers connected to the system. The

Art Unit: 3627

object attributes are stored in an object attribute table in the remote user computers in association with object identifiers. Preferably, the data items associated with the subject are stored in a separate, homogenized object-based remote database physically located at the customer's site (all data loaded prior to use), in association with the object identifier stored in the object attribute table. The object attribute tables are indexed at the remote databases for rapid searching and access by object identifier. (Column 6, lines 1-15)

Accordingly, it is an objective of the present invention to provide a distributed database computer system that overlays a homogeneous data model upon a plurality of possibly remotely located and possibly heterogeneous database systems or structures, so as to facilitate the retrieval and synchronization of information in a global fashion. (Column 6, lines 57-62)

Based on the teaching of Hoover et al., it would have been obvious to one of ordinary skill in the art, at the time the invention was made, to modify the Walker et al. system and method to incorporate the Hoover et al. method of data collection for the Walker et al. heterogeneous group of "on-line bank data access system", "global customer information file" and the "front end processing and communications system" prior to evaluation, in order to facilitate the retrieval and synchronization of information in a global fashion.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael Cuff whose telephone number is (571) 272-6778. The examiner can normally be reached on 8:00 to 5:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ryan Zeender can be reached on (571) 272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Michael Cuff/

Primary Patent Examiner, Art Unit 3627